



DENVER HEALTH
MEDICAL PLAN INC.™

Elevate

CO EXCHANGE HEALTH PLANS
2020 ENROLLMENT GUIDE

LOCAL. NONPROFIT.
HEALTH INSURANCE.

WELCOME!

Dear Prospective Member:

Thank you for considering Elevate Health Plans as your health insurance carrier! Elevate is offered by Denver Health Medical Plan (DHMP), a local, nonprofit organization with a fresh approach to health insurance. We put our members first and were founded on the premise that healthcare should be easy to understand and affordable for everyone. We have designed our plans with you in mind. This enrollment guide contains an overview of your plan options and highlights the unique benefits that DHMP has to offer. Use this guide to help you make the best decision for you and your family. DHMP is committed to helping you take charge of your well-being and helping you lead a healthier, more fulfilling life. Please don't hesitate to contact our team with any questions you may have or visit our website at denverhealthmedicalplan.org.

At Elevate Health Plans, we take your health personally.



Greg McCarthy
Chief Executive Officer
Denver Health Medical Plan

ELEVATE by Denver Health Medical Plan

Elevate is an individual insurance product offered by Denver Health Medical Plan, Inc. (DHMP).
We are licensed to enroll residents of Adams, Arapahoe, Denver and Jefferson counties.



Open Enrollment for 2020 starts on November 1, 2019

If you have a Qualifying Life Change Event (QLCE) during a Special Enrollment Period (SEP) such as marriage, divorce, the birth or adoption of a child, you just turned 26 or are new to Colorado, you may qualify to enroll outside of Open Enrollment.
Please call Elevate for more information at 303-602-2090.

6

REASONS YOU SHOULD CHOOSE ELEVATE

1

LOCAL. NONPROFIT. HEALTH INSURANCE.

As your hometown insurance carrier, our support team is easily accessible, providing you with personalized service.



2

SAVE ON PRESCRIPTION COSTS

Prescription pricing at Denver Health pharmacies is lower than at National Network retail pharmacies. You can save as much as 75% off your prescription costs at a Denver Health pharmacy. (Note: prescriptions must be written by a Denver Health provider in order to be filled at a Denver Health pharmacy.)



3

MENTAL HEALTH BENEFITS

DHMP plans include mental health and other behavioral health services:

- » You can obtain mental health services from any in-network mental health professional, no referral necessary.
- » Individual and group therapy sessions are covered from any professional in the expanded mental health network, no referral needed.



4

MATERNITY & DELIVERY

As a DHMP member receiving prenatal care at a Denver Health facility, you will be auto-enrolled in the Nest Rewards program. This program allows you and your baby to earn eGift cards (an electronic gift card that is sent to you via email) to your choice of Target or Walmart for simply receiving your prenatal, postpartum and well-baby care at any Denver Health facility.



5

PREMIUM PERKS: EXTRA SAVINGS

As an added bonus for being a member of our plans, you receive discounts on a variety of services:

- » Crunch Fitness
- » Lyft
- » Weight Watchers
- » Food delivery and more!



6

DISPATCHHEALTH

Urgent Care that comes to you! DispatchHealth brings back the house call by providing convenient, high-quality acute care in the comfort of your home. DispatchHealth offers services ranging from treating the common flu to minor fractures and more.





TAKE A LOOK: COMPARE OUR PLANS

At Denver Health Medical Plan,
we want to make choosing the right health insurance plan easy.

Protect Yourself When Accidents Happen:



Without insurance, the cost of a broken wrist
from something as simple as a bicycling
injury can cost up to...

\$5,000

BRONZE PLAN OPTIONS:	BRONZE HDHP	BRONZE STANDARD
	Individual Family	Individual Family
Deductible	\$6,550 \$13,100	\$8,150 \$16,300
Out-of-Pocket Maximum	\$6,600 \$13,200	\$8,150 \$16,300
Preventive Care	No charge	No charge
Primary Care Provider (PCP)	50% coins after ded	0% coins after ded
Specialist	50% coins after ded	0% coins after ded
Lab/X-ray	50% coins after ded	0% coins after ded
Hospital Services	50% coins after ded	0% coins after ded
Emergency Care (Facility)	50% coins after ded	0% coins after ded
Urgent Care DispatchHealth	50% coins after ded	0% coins after ded + 3 Dispatch Health visits at \$0 (prior to ded)
Prescription Drugs (30-day supply)	Denver Health Pharmacy 50% coins after ded for all tiers Tier 1 Tier 2 Tier 3 Tier 4 National Network Pharmacy 50% coins after ded for all tiers Tier 1 Tier 2 Tier 3 Tier 4	Denver Health Pharmacy \$40 \$160 \$240 \$675 Tier 1 Tier 2 Tier 3 Tier 4 National Network Pharmacy \$80 \$320 \$480 \$675 Tier 1 Tier 2 Tier 3 Tier 4
HSA Eligible	Yes	No

Benefits listed above do not include cost share reduction. Your out-of-pocket costs may actually be less.



TAKE A LOOK: COMPARE OUR PLANS

SILVER PLAN OPTIONS:	SILVER STANDARD	SILVER SELECT
	Individual Family	Individual Family
Deductible	\$3,750 \$7,500	\$6,500 \$13,000
Out-of-Pocket Maximum	\$7,150 \$14,300	\$8,150 \$16,300
Preventive Care	No charge	No charge
Primary Care Provider (PCP)	30% coins after ded	\$45 copay
Specialist	30% coins after ded	\$90 copay
Lab/X-ray	No Charge	50% coins after ded
Hospital Services	30% coins after ded	50% coins after ded
Emergency Care (Facility)	30% coins after ded	\$300 copay
Urgent Care DispatchHealth	30% coins after ded	\$150 copay
Prescription Drugs (30-day supply)	Denver Health Pharmacy \$20 \$35 \$70 \$595 Tier 1 Tier 2 Tier 3 Tier 4 National Network Pharmacy \$40 \$70 \$140 \$595 Tier 1 Tier 2 Tier 3 Tier 4	Denver Health Pharmacy \$20 \$55 15% coins after ded Tier 1 Tier 2 Tier 3 and Tier 4 National Network Pharmacy \$40 \$110 15% coins after ded Tier 1 Tier 2 Tier 3 and Tier 4
HSA Eligible	No	No
GOLD PLAN OPTIONS:	GOLD STANDARD	GOLD SELECT
	Individual Family	Individual Family
Deductible	\$2,750 \$5,500	\$2,750 \$5,500
Out-of-Pocket Maximum	\$7,000 \$14,000	\$7,000 \$14,000
Preventive Care	No charge	No charge
Primary Care Provider (PCP)	10% coins (ded does not apply)	\$15 copay
Specialist	10% coins after ded	\$25 copay
Lab/X-ray	10% coins (ded does not apply)	10% coins after ded
Hospital Services	10% coins after ded	10% coins after ded
Emergency Care (Facility)	10% coins after ded	\$150 copay
Urgent Care DispatchHealth	10% coins after ded	\$75 copay
Prescription Drugs (30-day supply)	Denver Health Pharmacy \$15 \$25 \$55 \$580 Tier 1 Tier 2 Tier 3 Tier 4 National Network Pharmacy \$30 \$50 \$110 \$580 Tier 1 Tier 2 Tier 3 Tier 4	Denver Health Pharmacy \$10 \$35 5% coins after ded Tier 1 Tier 2 Tier 3 and Tier 4 National Network Pharmacy \$20 \$70 5% coins after ded Tier 1 Tier 2 Tier 3 and Tier 4
HSA Eligible	No	No

Benefits listed above do not include cost share reduction. Your out-of-pocket costs may actually be less.



WHICH PLAN IS RIGHT FOR YOU?

BRONZE

Lowest monthly premiums, highest out-of-pocket costs:

- » If you don't access care often, but want the security of knowing you have coverage when you need it
- » May qualify for the Advance Premium Tax Credit (APTC) that can lower monthly premiums

SILVER

Moderate monthly premiums, moderate out-of-pocket costs:

- » If you require some health care services, but don't want to pay higher premiums
- » May qualify for two federal subsidies: 1) Advance Premium Tax Credit (APTC); and/or 2) Cost Sharing Reduction (CSR)

GOLD

Highest monthly premiums, lowest out-of-pocket costs:

- » If you have a lot of health care needs - you'll pay a slightly higher premium to cover costs
- » May qualify for the Advance Premium Tax Credit (APTC) that can lower monthly premiums

SUBSIDY TYPES

There are 2 types of subsidies available for those who qualify:



COST SHARING REDUCTION (CSR)

Cost-Sharing Reductions (CSR) are available to those with low-to-moderate income who qualify and enroll in a Silver plan through Connect for Health Colorado. Health insurance plans typically require some form of cost sharing (also called out-of-pocket costs) when you receive covered health care services. Cost-Sharing Reductions help you save on these expenses, which are in addition to your monthly premium and come in a variety of forms, including co-payments, coinsurance and deductibles.

ADVANCED PREMIUM TAX CREDIT (APTC)

An Advanced Premium Tax Credit (APTC) is a subsidy designed to lower the monthly cost of health insurance for individuals and families. To be eligible for an Advanced Premium Tax Credit, you must buy your health insurance plan through Connect for Health Colorado and meet the income requirements. Tax credits can be used right away to lower your monthly premium costs.

WE CAN HELP YOU THROUGH THE ENROLLMENT PROCESS

Give us a call. We can answer your questions and help you through the process of enrolling over the phone or in person, no matter where you are in the enrollment process. Set aside just one hour and we will help you complete every step. Contact us at 303-602-2090 or visit denverhealthmedicalplan.org.



1. Gather documentation

Have personal information ready for all household members that will be covered. This includes, but is not limited to, complete names, dates of birth, all employer and income information for your household (pay stubs, W2 or tax statements).



3. Start an application

Do-it-yourself online at ConnectforHealthCO.com or we can help you through the process in person or over the phone at 303-602-2090.



2. Choose your plan

See plan options in this guide.



4. Pick a payment method

Please see your payment options at denverhealthmedicalplan.org.



MAXIMIZE YOUR BENEFITS

ELEVATE GIVES YOU ACCESS TO THE ENTIRE DENVER HEALTH NETWORK, WHICH INCLUDES:



Denver Health
Medical Center



Over 85% are Board
Certified in their field



- » **Access to any urgent care center or emergency department** in the United States
- » **Access to the entire Denver Health provider network:**

- 9 Family Health Centers
- Many School-Based Health Centers
- Denver Health Medical Center



- » **Access to mental/behavioral health providers**
- » **Integrated care** through your PCP who coordinates all aspects of your health needs — from your primary care, specialty care and pharmacy needs to lab work, behavioral/mental health care and hospitalization within the Denver Health network



- » **24/7 NurseLine** to answer your questions and call in certain prescriptions
- » **50-75% off prescription costs** at Denver Health pharmacies (prescription must be written by a Denver Health provider)
- » **DispatchHealth** (in-home urgent care, 8 a.m. - 10 p.m., 365 days a year)



- » **Low cost labor and delivery at Denver Health**
- » **Nest Rewards** incentive program that provides gift cards to expecting moms and their babies when they receive care in the Denver Health network
- » **MyChart** for online/mobile, private access to your health records: message your provider, schedule an appointment, request prescription refills and more from your smart phone or computer (Denver Health network)



- » **Premium Perks** to receive discounts on a variety of services, such as Crunch Fitness, Lyft and Weight Watchers
- » Large network of **chiropractic providers**



DENVER HEALTH™

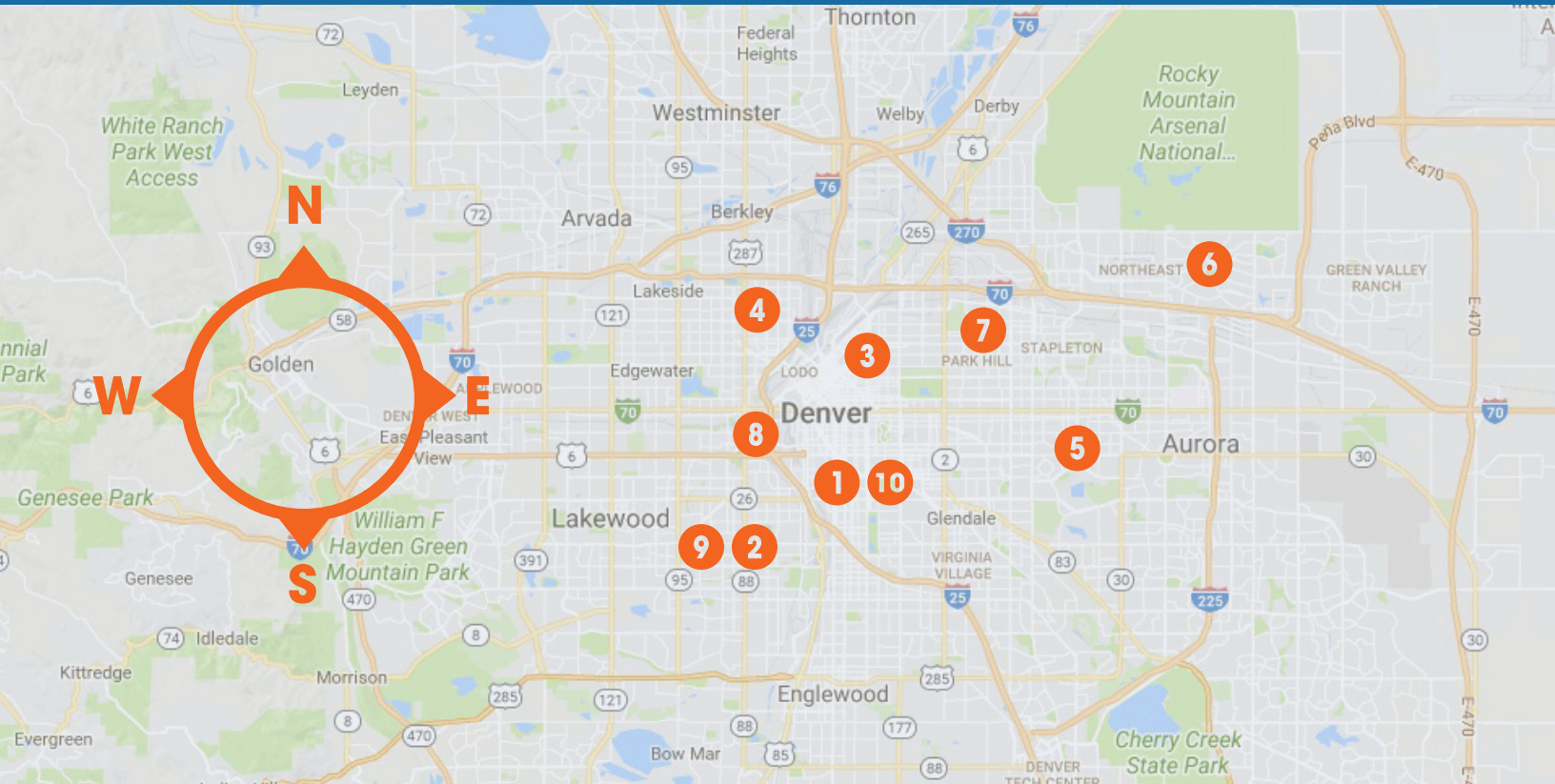
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FOR LIFE'S JOURNEY



**DENVER
HEALTH™**
— est. 1860 —

NETWORK LOCATIONS



1 Wellington Webb Center
for Primary Care
301 W. 6th Ave.
Rx

2 Federico F. Peña Southwest
Family Health Center
1339 S. Federal Blvd.
Rx **+**

3 Gipson Eastside Family
Health Center
501 28th St.
Rx

4 La Casa/Quigg Newton
Family Health Center
4545 Navajo St.
Rx

5 Lowry Family
Health Center
1001 Yosemite St.
Rx

6 Montbello Family
Health Center
12600 Albroom Dr.
Rx

7 Park Hill Family
Health Center
4995 E. 33rd Ave.
Rx

8 Sandos Westside Family
Health Center
1100 Federal Blvd.
Rx

9 Westwood Family
Health Center
4320 W. Alaska Ave.
Rx

10 Denver Health
Medical Center
777 Bannock St.
Rx **+**

Pharmacy available
at this clinic



Urgent care available
at this clinic





**DENVER
HEALTH™**
— est. 1860 —

THE DENVER HEALTH ADVANTAGE

98 % Trauma Survival Rate

Denver Health is a national leader in emergency and trauma care.

9 Family Health Centers

stretch from Southwest Denver to Montbello.

500,000

patient visits are achieved through our Family Health Centers each year.

MyChart

to message providers, schedule an appointment, request prescription refills and more!

FREE PARKING

Parking is free at all Denver Health facilities.

1/3 POPULATION

Denver Health treats one-third of Denver County's population annually.

18 School-Based Health Centers

where students of Denver Public Schools may receive their care.

24/7

Denver Health's NurseLine is staffed by trained nurses 24 hours a day, 7 days a week to answer your medical questions and is available to all DHMP members.

LEADER in healthcare equality

We proudly serve all members of the community from all walks of life.





SAME DAY CARE OPTIONS

When you need care today but can't get in to see your Primary Care Provider, we have options to help:



THE NURSELINE IS AVAILABLE 24 HOURS A DAY/7 DAYS A WEEK.

Call **303-739-1261** and speak to a Denver Health nurse about your health concerns at no cost to you. They can even call in certain prescriptions for you. NurseLine nurses can help you decide on the best plan to get the care you need.



VISIT AN URGENT CARE CENTER.

Denver Health offers three Urgent Care centers. There are separate Pediatric (open 24/7) and Adult (open Mon-Fri, 7 a.m. to 8 p.m. | Sat-Sun, 8 a.m. to 7 p.m.) Urgent Care centers on its Main Campus at 777 Bannock St., as well as the Southwest Clinic for Pediatrics and Adults at 1339 Federal Blvd. (open Mon-Fri, 9 a.m. to 8 p.m. | Sat-Sun, 9 a.m. to 4 p.m., closed holidays).

Note: You can visit any urgent care center that is convenient for you. Your DHMP plan will cover you at any urgent care center, anywhere in the U.S.



DISPATCHHEALTH WILL COME TO YOU.

DispatchHealth is in your network and acts as urgent care on-the-go. They can treat a range of injuries and illnesses in the comfort and convenience of your home. Visit **dispatchhealth.com**, download the free app or call **303-500-1518**.



EMERGENCY ROOM.

You can access 24/7 emergency care for both children and adults on the Denver Health Main Campus at 777 Bannock St. The Denver Health Pediatric Emergency Department is designed just for kids and is completely separate from the Adult Emergency Department.

Note: If you need emergency care, go to the nearest hospital or call 9-1-1. Your DHMP plan will cover you at any emergency room, anywhere in the U.S.



HEALTH INSURANCE 101: SIMPLE LANGUAGE

"ALLOWED" AMOUNT

DHMP negotiates a discount with each provider in our network. You have the advantage of this discount (allowed amount) and will never pay more than this negotiated price.

"BILLED" AMOUNT

This is what the provider bills to the insurance plan for a service you received. These are the "full" charges and the discount DHMP negotiated has not been applied yet.

COINSURANCE (COINS)

This is the charge, stated as a percentage of eligible expenses, that you are required to pay for certain covered health services.

COPAY

The predetermined amount, stated as a percentage or a fixed dollar, an enrollee must pay to receive a specific service or benefit. Copayments are due and payable at the time of receiving service.

DEDUCTIBLE (DED)

The amount you will have to pay for allowable covered expenses under a health plan during a

specified time period (e.g., a plan year or benefit year) before the carrier will cover expenses. The specific expenses that are subject to the deductible vary by policy.

EMBEDDED DEDUCTIBLE *

A deductible is the amount you have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a plan year or benefit year) before the plan will begin paying for covered expenses. In an embedded deductible plan, cost sharing for a member will begin when that member reaches their individual deductible, or when a combination of members reaches the family deductible. This means that a member will start to pay copays and/or coinsurance for the remainder of the plan year or until the individual out-of-pocket maximum is met. Once the individual reaches their out-of-pocket maximum, then the plan will pay 100% of covered services for that member for the remainder of the plan year.

Note: an individual who meets their individual deductible will initiate cost sharing with the plan prior to other members on the plan.

HSA

A Health Savings Account (HSA) is like a personal savings account, but the money in it is used to pay for health care expenses. You own and control the money in your HSA and have the option to deduct a portion of your pre-tax earnings each pay period to go directly into your HSA to help pay your deductible, coinsurance and other qualified health care expenses. *Elevate does not administer HSA accounts. You can open an HSA account through your bank or other financial institutions.*

MONTHLY PREMIUM

Monthly charge to a subscriber for medical benefit coverage for the subscriber and their eligible, enrolled dependents.

OUT-OF-POCKET MAXIMUM

The maximum amount you will have to pay for allowable covered expenses under a health plan. The specific deductibles or cost sharing included in the out-of-pocket maximum may vary by policy.

** All Elevate Health Plans offered through DHMP have embedded deductibles.*





GET THE ANSWERS YOU NEED

303-602-2090 | denverhealthmedicalplan.org

ABOUT US

Denver Health Medical Plan, Inc. (DHMP) is a local, nonprofit health insurance company established in 1997 to provide quality, accessible and affordable health insurance. We work to improve the health and well-being of our members by promoting wellness and disease prevention, providing access to comprehensive health services and enabling members to play an active role in their health care.